

of the transaction receipt at the ATM is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address;

transmitting, printing, or both transmitting and printing the transaction receipt, depending upon the options selected by the customer; and

entering a number n representing a number of transaction receipts to transmit and comprising one new transaction receipt and n-1 past transaction receipts.

REMARKS

Claims 1-10 are pending in this application. Claims 3-6 have been allowed. Claims 1, 2, and 7-10 have been rejected. Claims 1, 2, and 7-10 have been amended herein. No new matter is being presented, and approval and entry are respectfully requested.

Entry of Amendment Under 37 C.F.R. §1.116:

Applicants request entry of this Rule 116 Response because it is believed that the amendment of claims 1, 2, and 7-10 puts this application into condition for allowance. The amendments were not earlier presented because the Applicants believed in good faith that the cited prior art did not disclose the present invention as previously claimed.

The Manual of Patent Examining Procedures sets forth in Section 714.12 that “any amendment that would place the case either in condition for allowance or in better form for appeal may be entered.” Moreover, Section 714.13 sets forth that “the Proposed Amendment should be given sufficient consideration to determine whether the claims are in condition for allowance and/or whether the issues on appeal are simplified.” The Manual of Patent Examining Procedures further articulates that the reason for any non-entry should be explained expressly in the Advisory Action.

Rejection Under 35 U.S.C. §103

In items 3-8 on pages 3-6 of the Office Action, the Examiner rejected claims 1, 2, and 7-10 under 35 U.S.C. § 103(a) as being unpatentable over Tognazzini (U.S. Patent No.

5,739,512) in view of "On-Line Banking through Navigator with Web@TM," View Source Magazine, March 10, 1997 (hereinafter "Web@TM"). Applicants respectfully traverse these rejections for the reasons presented below.

Claim 1 of the present invention recites, as amended, "An **ATM machine** ... and, when the customer selects the option to transmit the transaction record or both transmit and print the transaction record, **the options further comprise transmitting the transaction record to the default destination electronic mail address and transmitting the transaction record to a temporary destination electronic mail address**, a third screen display in which the customer inputs a temporary destination electronic mail address through the input means when the customer selects the option to transmit the transaction record to a temporary destination electronic mail address, wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the options selected by the customer ..." (emphasis added). Claims 7-10 recite similar language.

The Examiner indicated on pages 3 and 4 of the Office Action that neither Tognazzini nor Web@TM teaches providing the option to the customer to choose both transmitting a receipt to a destination address and printing the receipt at a consumer transaction facility. However, the Examiner has taken Official Notice that printing and emailing documents displayed on a screen display is widely used in the art of computer browsing. Claims 1 and 7-10 have been amended to recite an ATM machine rather than a consumer transaction facility. Thus, while a person using a personal computer may be able to both print and email documents, this capability is not available in existing ATM machines, and the prior art of record has not demonstrated that this capability is available in existing ATM machines.

Further, the Tognazzini and Web@TM references do not disclose having both a default destination electronic mail address and the ability to provide a temporary destination electronic mail address. Tognazzini discloses using a card containing an electronic mail address (Tognazzini at col. 6, lines 17-25). Also, the Web@TM reference merely states that a customer can print or email themselves a summary of their transactions, without providing any details regarding inputting the electronic mail address. Thus, the cited references do not disclose providing options to a customer to send a transaction receipt or record to a default destination electronic mail address or to a temporary destination electronic mail address.

Claim 2 depends from claim 1 and claims 3-6 have been allowed. Therefore, Applicants submit that claims 1-10 patentably distinguish over the prior art. Accordingly, Applicants respectfully request reconsideration and withdrawal of the rejections under § 103.

CONCLUSION

It is submitted that none of the references, either taken alone or in combination, teach the present claimed invention. Thus, claims 1-10 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this Response, the Examiner is requested to telephone the undersigned to attend to these matters.

Finally, if there are any additional fees associated with filing of this Response, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS

Please **AMEND** the following claims:

- pub p1*
1. (FOUR TIMES AMENDED) An ATM machine [A consumer transaction facility for] communicating with a host computer having a transaction information file for customers via a communication line in accordance with an operation of a customer to perform a customer's desired transaction, [said consumer transaction facility] the ATM machine comprising:
- a display device;
 - display control means for controlling a display on [said] the display device; and
 - input means for performing an input operation in accordance with a display on [said] the display device, wherein [said] the display control means displays on [said] the display device[:],
 - a first screen display in which a customer inputs a default destination electronic mail address through [said] the input means,
 - a second screen display of customer-selectable options, the options comprising transmitting the transaction record [to the destination address], printing the transaction record at [said facility] the ATM machine, and both transmitting the transaction record [to the destination address] and printing [it] the transaction record at [said facility] the ATM machine, and, [wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer, and] when the customer selects the option to transmit the transaction record or both transmit and print the transaction record, the options further comprise transmitting the transaction record to the default destination electronic mail address and transmitting the transaction record to a temporary destination electronic mail address,
 - a third screen display in which the customer inputs a temporary destination electronic mail address through the input means when the customer selects the option to transmit the transaction record to a temporary destination electronic mail address, wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the options selected by the customer, and
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a [third] fourth screen display in which a number n is input through [said] the input means, the number n representing a number of transaction records to transmit and comprising one new transaction record and n-1 past transaction records.

2. (THREE TIMES AMENDED) An ATM machine [A consumer transaction facility] according to claim 1, wherein [said] the display control means displays on [said] the display device a [third] fourth screen display in which a number of transaction records including a new transaction record and past transaction records are input through [said] the input means.

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7. (THREE TIMES AMENDED) [A consumer transaction facility] An ATM machine, comprising:

- a display device;
- an input device on which a consumer enters transactions according to options displayed on [said] the display device; [and]
- an electronic mail address screen display on the display device on which the customer inputs a default destination electronic mail address through the input device; and
- a transaction receipt process displaying options on [said] the display device to selectively receive an electronic copy of a transaction receipt [at a destination electronic mail address], to receive a transaction receipt as a paper receipt, and to receive [a] the transaction receipt both [at a destination electronic mail address] as an electronic copy and as a paper receipt, and when the customer selects the option to receive an electronic copy of the transaction receipt or receive the transaction receipt both as an electronic copy and as a paper receipt, the options further comprising receiving the transaction receipt at the default destination electronic mail address and receiving the transaction receipt at a temporary destination electronic mail address, and the customer inputting a temporary destination electronic mail address through the electronic mail address screen display when the customer selects the option to receive the transaction receipt at a temporary destination electronic mail address, and receiving the transaction receipt [at the destination electronic mail address] as an electronic copy, as a paper receipt, or both, depending upon the [option] options selected by the consumer,

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wherein a number n is input through [said] the input device, the number n representing a number of transaction receipts to receive and comprising one new transaction receipt and $n-1$ transaction receipts.

8. (THREE TIMES AMENDED) A method of performing transactions at [a consumer transaction facility] an ATM machine, comprising:

entering and storing a default destination electronic mail address;

selecting ~~whether~~ to receive both an electronic copy and a paper copy of a transaction receipt [both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selection]; [and]

selecting whether to receive the electronic copy of the transaction receipt at the default destination electronic mail address or at a temporary destination electronic mail address after selecting to receive both an electronic copy and a paper copy of the transaction receipt;

receiving the paper copy and receiving the electronic copy of the transaction receipt at the default destination electronic mail address when selecting to receive the electronic copy of the transaction receipt at the default destination electronic address;

entering a temporary destination electronic mail address and receiving the paper copy and receiving the electronic copy of the transaction receipt at the temporary destination electronic mail address when selecting to receive the electronic copy of the transaction receipt at a temporary destination electronic mail address; and

entering a number n representing a number of transaction receipts to receive and comprising one new transaction receipt and $n-1$ past transaction receipts.

9. (THREE TIMES AMENDED) A method of performing transactions at [a consumer transaction facility] an ATM machine, comprising:

entering and storing a default destination electronic mail address;

providing selectable options to receive a transaction receipt [at the destination electronic mail address] as an electronic copy, as a paper receipt, or to receive [a] the transaction receipt both [at the destination electronic mail address] as an electronic copy and as a paper receipt[, and receiving the transaction receipt based upon the selected option]; [and]

providing additional selectable options, when selecting the option to receive the transaction receipt as an electronic copy or the option to receive the transaction receipt both as

an electronic copy and as a paper receipt, to receive the electronic copy of the transaction receipt at the default destination electronic mail address or at a temporary destination electronic mail address;

entering a temporary destination electronic mail address when selecting the additional option to receive the electronic copy of the transaction receipt at a temporary destination electronic mail address;

receiving the transaction receipt as an electronic copy, as a paper copy, or both, depending upon the options selected; and

entering a number n representing a number of transaction receipts to receive and comprising one new transaction receipt and n-1 past transaction receipts.

10. (FOUR TIMES AMENDED) A method for performing transactions at [a consumer transaction facility] an ATM machine, comprising:

displaying selection options to transmit a transaction receipt to a destination address, print the transaction receipt at the [consumer transaction facility] ATM machine, and both transmit the transaction receipt to the destination address and print the transaction receipt at the [consumer transaction facility] ATM machine;

displaying options, if transmission of the transaction receipt to a destination address is selected or both transmission of the transaction receipt to the destination address and printing of the transaction receipt at the ATM is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address;

transmitting, printing, or both transmitting and printing the transaction receipt, depending upon the [option] options selected by the customer; and

entering a number n representing a number of transaction receipts to transmit and comprising one new transaction receipt and n-1 past transaction receipts.